



# The quick guide to Access Health CT Small Business.

Reference these quick facts and FAQs about Access Health CT Small Business to talk the talk and help spread the word.

## WHO WE SERVE

Connecticut's small business community, including for-profits, non-profits, and other organizations with 50 or fewer employees.

## WHAT WE DO

We are Connecticut's official health insurance marketplace. We provide small business owners a place to easily shop, compare, and enroll in quality, affordable group health insurance plans that are right for their business.

## WHY WE DO IT

It's our aim to reduce costs and eliminate obstacles preventing small business employees from getting healthcare coverage—with the ultimate goal of reducing the number of uninsured in CT.

## HOW WE DO IT

By offering quality, affordable group health insurance plans from top-tier companies like Anthem Blue Cross and Blue Shield. We also work closely with certified independent brokers who provide small business owners the support and unbiased guidance needed to make the best decisions for their business and employees.

**Visit [AccessHealthCTSmallBiz.com](https://AccessHealthCTSmallBiz.com) for more information or to contact a member of our team.**

## FAQs

### How does the tax credit work?

For-profit small businesses can receive up to 50% of their contributions to their employees' premiums—or 35% for non-profits. To qualify, a small business must:

- have fewer than 25 full-time equivalent (FTE) employees
- contribute 50% or more of each full-time employee's premium (or 35% for tax-exempt employees)
- pay an average wage of less than \$57k per FTE

### How does one get a quote?

Complete a simple contact form found at [AccessHealthCTSmallBiz.com/contact-us](https://AccessHealthCTSmallBiz.com/contact-us). Once it's received, you'll receive a call from an AHCT team member who will help you to identify your options.

### When can a small business enroll?

To make things easier for small businesses, we don't have any enrollment deadlines—simply enroll when it makes the most sense for your business and employees. However, enrollment by the 15th of the month will allow you and your employees to have coverage by the first of the following month.

### How can AHCT save money for a small business?

The plans offered through Access Health CT Small Business are some of the most competitively priced in the market and are the only plans that may qualify you for tax credits.